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<b>STALLMAN &amp; POLLOCK LLP</b> Intellectual Property Attorneys  353 Sacramento Street Suite 2200 San Francisco, CA 94111  Telephone: (415) 772-4900 Facsimile: (415) 398-2890	<b>TO:</b> Attn: Examiner Ella Colbert Group Art Unit 3624 Commissioner for Patents Washington, D.C. 20231
	<b>FAX:</b> 703-872-9306  <b>PHONE:</b> 703-308-7064  <b>FROM:</b> BRIAN J. KEATING  Telephone: (415) 772-4900 Ext. 104 Facsimile: (415) 398-2890  Email: bkeating@stallmanpollock.com
	<b>DATE:</b> January 18, 2005
	<b>TIME:</b>
	<b>PAGES:</b> <u>12</u> (including cover)  If you did not receive all of the pages in this fax, please contact Georgia K. Stith at (415) 772-4900 Ext. 106.
	<b>OUR FILE NUMBER:</b> SCHB-2700
	<b>RETURN TO:</b> G. Stith

Regarding U.S. Appln. No. 09/654,627, filed September 5, 2000

#### FACSIMILE CERTIFICATE

Date of Deposit: January 18, 2005

I hereby certify that this correspondence is, on the date shown below, being transmitted by facsimile to the U.S. Patent and Trademark Office by using the following facsimile number: 703-872-9306

STALLMAN & POLLOCK LLP

Date: January 18, 2005

By:

Georgia K. Stith



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STALLMAN & POLLOCK LLP  
353 Sacramento Street, Suite 2200  
San Francisco, CA 94111  
(415) 772-4900

In re Patent Application of: James Peterson et al.

Atty Docket No. SCHB-2700

Application No.: 09/654,627

Filed: September 5, 2000

Confirmation No.: 7438

For: SYSTEM AND METHOD FOR TAX SENSITIVE PORTFOLIO OPTIMIZATION

M/S AMENDMENT  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Transmittal herewith is an amendment in the above-identified application.

The fee has been calculated as shown below.

	CLAIMS REMAINING AFTER AMENDMENT		HIGHEST NO. PREVIOUSLY PAID FOR	PRESENT EXTRA	RATE	ADDITIONAL FEE
TOTAL	2	MINUS	26	0	x \$50 =	\$0
INDEP.	1	MINUS	3	0	x \$200=	\$0
FIRST PRESENTATION OF MULTIPLE DEP CLAIMS						+ \$360
						TOTAL \$0

Small Entity 50% Filing Fee Reduction (if applicable) \$0

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- \*\* If the "Highest Number Previously Paid For" IN THIS SPACE is less than 20, write "20" in this space.
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1.  No additional fee is required.
2.  Applicant(s) hereby petition(s) for a one-month extension of time in which to file the present response and enclose(s) herewith the necessary fee to accompany this petition. Please debit Deposit Account No. 50-1703 in the amount of \$120.00 in payment of the 1-month extension fee.
3.  Please charge any additional fees, including any fees necessary for extensions of time or credit overpayment to Deposit Account No. 50-1703, under Order No. SCHB-2700.  
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STALLMAN &amp; POLLOCK LLP

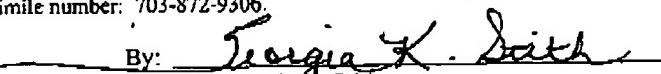
Dated: January 18, 2005

By:   
 Brian J. Keating (Reg. No. 39,520)  
 Attorneys for Applicant(s)

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 Georgia K. Smith

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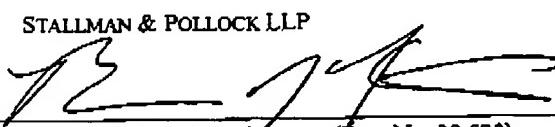
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STALLMAN &amp; POLLOCK LLP

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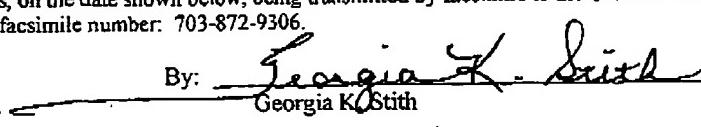
  
 Brian J. Keating (Reg. No. 39,520)  
 Attorneys for Applicant(s)

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Dated: January 18, 2005

By:

  
 Georgia K. Stith

09/654,627

PATENT

-1-

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of

James Peterson et al.

Application No.: 09/654,627

Filed: September 5, 2000

For: SYSTEM AND METHOD FOR TAX  
SENSITIVE PORTFOLIO  
OPTIMIZATION

Confirmation No.: 7438

Group Art Unit: 3624

Examiner: Ella Colbert

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JAN 18 2005RESPONSE TO OFFICE ACTION  
MAILED OCTOBER 13, 2004353 Sacramento Street, Suite 2200  
San Francisco, CA 94111  
Telephone: (415) 772-4900  
Facsimile: (415) 398-2890FACSIMILE CERTIFICATE

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703-872-9306

STALLMAN &amp; POLLOCK LLP

Dated: 01/18/2005 By: Georgia K. Stith  
Georgia K. StithM/S AMENDMENT  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

## VIA FACSIMILE - 703-872-9306

Sir:

In response to the Office Action mailed October 13, 2004, and in conjunction with  
 Applicants' request for a one-month extension of time filed herewith, please amend the above-  
 identified application as follows:

**Amendment to the Claims** are reflected in the listing of claims which begins on page 2 of this  
 paper.

**Remarks/Arguments** begin on page 4 of this paper.

Atty Docket No.: SCHB-2700

PAGE 4/12 \* RCVD AT 1/18/2005 4:24:19 PM [Eastern Standard Time] \* SVR:USPTO-EFXRF-1/3 \* DNIS:8729306 \* CSID: \* DURATION (mm:ss):03:26